

WHAT IS CLAIMED IS:

1 1. A method for creating an open network stored benefit account by a
2 purchaser for the benefit of a recipient, the method comprising steps of:
3 receiving a first message including a purchaser account identifier, wherein the
4 purchaser account identifier and other account information is entered by a purchaser with a
5 web interface;
6 processing the first message that is received with an application interface of a
7 credit processing system, wherein the purchaser account identifier is used to fund a stored
8 benefit account;
9 returning a first message response with the application interface wherein the
10 first message response can be used to determining if the first message response is consistent
11 with the other account information, whereby it can be determined if a purchaser account can
12 validly fund the stored benefit account;
13 receiving a second message with the application interface; and
14 processing the second message, wherein:
15 the second message includes recipient account information,
16 the stored benefit account is created with the recipient account
17 information,
18 the stored benefit account is backed by an account issuer, and
19 the stored benefit account is accepted by a network of
20 unrelated merchants who accept payments from the account issuer.

1 2. The method for creating the open network stored benefit account by
2 the purchaser for the benefit of the recipient as recited in claim 1, further comprising a step of
3 processing Open Data Stream (ODS) formatted commands with the application interface.

1 3. The method for creating the open network stored benefit account by
2 the purchaser for the benefit of the recipient as recited in claim 1, wherein the second
3 message is not sent to the application interface if it is determined that the purchaser account
4 cannot validly fund the stored benefit account.

1 4. The method for creating the open network stored benefit account by
2 the purchaser for the benefit of the recipient as recited in claim 1, further comprising a step of
3 sending a stored value card to the recipient for use with the stored benefit account.

1 5. The method for creating the open network stored benefit account by
2 the purchaser for the benefit of the recipient as recited in claim 1, further comprising a step of
3 e-mailing the recipient with notification relating to creation of the stored benefit account.

1 6. The method for creating the open network stored benefit
2 account by the purchaser for the benefit of the recipient as recited in claim 1,
3 wherein the stored benefit account supports both stored value payments and credit
4 payments to the network.

1 7. The method for creating the open network stored benefit account by
2 the purchaser for the benefit of the recipient as recited in claim 1, further comprising steps of:
3 determining if the account issuer of the purchaser account is supported by the
4 credit processing system; and
5 opening the stored benefit account with an alternative credit processing system
6 where the account issuer is determined to be unsupported by the credit processing system.

1 8. A method for creating an open network stored benefit account by a
2 payor for the benefit of a payee, the method comprising steps of:
3 receiving a first message including a payor account identifier, wherein the
4 payor account identifier and other account information is entered by a payor with a web
5 interface;
6 sending the first message to an application interface of a credit processing
7 system, wherein the payor account identifier is used to fund a stored benefit account;
8 receiving a first message response with the application interface wherein the
9 first message response can be used to determining if the first message response is consistent
10 with the other account information, whereby it can be determined if a payor account can
11 validly fund the stored benefit account;
12 sending a second message with the application interface, wherein:
13 the second message includes payee account information,
14 the stored benefit account is created with the payee account
15 information,
16 the stored benefit account is backed by an account issuer, and
17 the stored benefit account is accepted by a network of
18 unrelated merchants who accept payments from the account issuer.

1 9. The method for creating the open network stored benefit account by
2 the payor for the benefit of the payee as recited in claim 8, further comprising a step of
3 processing Open Data Stream (ODS) formatted commands with the application interface.

1 10. The method for creating the open network stored benefit account by
2 the payor for the benefit of the payee as recited in claim 8, wherein the second message is not
3 sent to the application interface if it is determined that the payor account cannot validly fund
4 the stored benefit account.

1 11. The method for creating the open network stored benefit account by
2 the payor for the benefit of the payee as recited in claim 8, further comprising a step of
3 sending a stored value card to the payee for use with the stored benefit account.

1 12. The method for creating the open network stored benefit account by
2 the payor for the benefit of the payee as recited in claim 8, further comprising a step of e-
3 mailing the payee with notification relating to creation of the stored benefit account.

1 13. The method for creating the open network stored benefit
2 account by the payor for the benefit of the payee as recited in claim 8, wherein the
3 stored benefit account supports both stored value payments and credit payments to
4 the network.

1 14. The method for creating the open network stored benefit account by
2 the payor for the benefit of the payee as recited in claim 8, further comprising steps of:
3 determining if the account issuer of the payor account is supported by the
4 credit processing system; and
5 opening the stored benefit account with an alternative credit processing system
6 where the account issuer is determined to be unsupported by the credit processing system.

1 15. A method for creating an open network stored benefit account by a
2 payor for the benefit of a payee, the method comprising steps of:
3 producing a first message including a payor account identifier, wherein the
4 payor account identifier and other account information is entered by a payor with a web
5 interface;

6 sending the first message to an application interface of a credit processing
7 system, wherein the payor account identifier is used to fund a stored benefit account;
8 receiving a first message response with the application interface that can be
9 used to determining if a first message response is consistent with the other account
10 information, whereby it can be determined if a payor account can validly fund the stored
11 benefit account;
12 sending a second message with the application interface, wherein:
13 the second message includes payee account information,
14 the stored benefit account is created with the payee account
15 information,
16 the stored benefit account is backed by an account issuer, and
17 the stored benefit account is accepted by a network of
18 unrelated merchants who accept payments from the account issuer.

1 16. The method for creating the open network stored benefit account by
2 the payor for the benefit of the payee as recited in claim 15, further comprising a step of
3 processing Open Data Stream (ODS) formatted commands with the application interface.

1 17. The method for creating the open network stored benefit account by
2 the payor for the benefit of the payee as recited in claim 15, wherein the second message is
3 not sent to the application interface if it is determined that the payor account cannot validly
4 fund the stored benefit account.

1 18. The method for creating the open network stored benefit account by
2 the payor for the benefit of the payee as recited in claim 15, further comprising a step of
3 sending a stored value card to the payee for use with the stored benefit account.

1 19. The method for creating the open network stored benefit account by
2 the payor for the benefit of the payee as recited in claim 15, further comprising a step of e-
3 mailing the payee with notification relating to creation of the stored benefit account.

1 20. The method for creating the open network stored benefit account by
2 the payor for the benefit of the payee as recited in claim 15, wherein the stored benefit
3 account supports both stored value payments and credit payments to the network.